

Newly Eligible Employee's Regular Benefits Guide

Welcome to King County!

Here's your new-hire packet, including this guide to county benefits with enrollment forms (pages 19-22) and your Washington State Public Employees' Retirement System (PERS) handbook and enrollment forms.

Please review this information with your family. If you have questions, check www.metrokc.gov/ohrm/benefits or contact the other resources listed in the Resource Directory (pages 16-17). Complete and return your benefit and retirement system enrollment forms **within 30 days of your hire date.**

Benefit enrollment forms to:

Benefits & Well-Being
Yesler Building YES-ES-0500
400 Yesler Way
Seattle WA 98104-2683

PERS enrollment form to:

Benefits & Well-Being **if you're paid every other Thursday**
Your payroll clerk/personnel representative **if you're paid the 5th and 20th**

PERS beneficiary form to:

Department of Retirement Systems
PO Box 48380
Olympia, WA 98504-8380

This guide is not a complete description of each plan. More details about each benefit are in plan booklets available at www.metrokc.gov/ohrm/benefits or by request from Benefits & Well-Being. Although we've made every effort to ensure this guide is accurate, provisions of the official plan documents and contracts will govern in the case of any discrepancy. As explained in the plan booklets, the benefit program is subject to review and may be modified or terminated at any time for any reason. This guide does not create a contract of employment between King County and any employee.



King County Office of
Human Resources Management
BENEFITS & WELL-BEING

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Ten Key Points

1. King County pays for medical, dental and vision coverage for you and the eligible family members you enroll, plus basic life, accidental death and dismemberment (AD&D), and long term disability (LTD) insurance for you. When you first enroll you have a choice of medical plans and may purchase additional enhanced life and AD&D for yourself and family members, plus enhanced LTD for yourself.
2. If you don't return enrollment forms (pages 19-22) **within 30 days of your hire date** to Benefits & Well-Being, your eligible family members may not be covered and the following default coverage may be assigned to you:
 - KingCare (Aetna/Ethix) Basic Medical
 - Dental
 - Vision
 - Basic life insurance
 - Basic AD&D insurance
 - Basic LTD insurance.
3. Return your PERS enrollment form to Benefits & Well-Being if you're paid every other Thursday or your payroll clerk/personnel representative if you're paid the 5th and 20th. Return your PERS beneficiary designation form directly to the Department of Retirement Systems.
4. Coverage begins the first of the month following your hire date (the day after you qualify if you're a Local 587 employee), unless modified by union contract. If your hire date is the first work day of the month, your coverage begins the first of that month. It can take several weeks to process your enrollment and issue your medical card (no cards are issued for dental or vision). If you don't receive your card within 30 days, please contact the plan. If you have difficulty getting services, please contact Benefits & Well-Being.
5. To keep costs down, all plan information and booklets are posted at www.metrokc.gov/ohrm/benefits, but hard copies will be mailed to you if you make the request on your enrollment form.
6. Open enrollment every October lets you change coverage effective the following January. However, if you first enroll for benefits in October, November or December, you're not eligible for that year's open enrollment and the coverage you elect remains in effect through the following year. During open enrollment you may:
 - Change medical plans
 - Add or increase enhanced AD&D for yourself and family members
 - Add enhanced LTD for yourself
 - Add eligible family members not previously covered.
7. If you don't elect enhanced life insurance for yourself and family members when you first enroll, or if you drop or reduce it later, you may not add or increase it again until 2003 open enrollment for 2004.
8. Any time between open enrollments you may:
 - Drop family members from coverage with appropriate documentation
 - Drop or reduce enhanced life or AD&D for yourself and family members
 - Drop enhanced LTD for yourself
 - Add eligible family members for coverage if you have a qualifying event. For example:
 - Birth or placement for adoption of a child
 - Placement of a foster child
 - Marriage or establishment of a domestic partnership
 - Qualified Medical Child Support Order
 - Significant change in your spouse/domestic partner's coverage through his/her employment
 - Request continuation of coverage for a child currently enrolled in county benefits past age 23 if the child is chiefly dependent on you for support and maintenance and becomes incapacitated due to a developmental or physical disability before turning 23.
9. You must notify Benefits & Well-Being within 60 days of a qualifying event to change coverage. Otherwise, you may have to wait until the next open enrollment. Get forms at www.metrokc.gov/ohrm/benefits.
10. Questions? Refer to the resources listed in the Resource Directory (pages 16-17).

Benefits That Need No Decisions

You and the eligible family members you enroll automatically receive dental and vision coverage, and you automatically receive basic life insurance, basic accidental death and dismemberment insurance and basic long term disability insurance for yourself. These benefits need no decisions by you except to enroll your eligible family members for coverage (pages 21-22).

Your "no decision" benefits are summarized in this section. For more details, including exclusions, limitations or preauthorization requirements, refer to the plan booklets available at www.metrokc.gov/ohrm/benefits or contact the other resources listed in the Resource Directory.

■ Dental

Your dental coverage is provided through Washington Dental Service (WDS).

WDS increases your payment levels through its incentive program when you regularly see your dentist. For diagnostic and preventive services as well as basic and restorative services the payment level starts at 70% and increases 10% for each calendar year until you reach 100% (as long as you visit your dentist each year). For major restorative services the payment level increases from 70% to 80%, then to 85%. If you do not see the dentist during the calendar year your payment level is reduced to the next lower payment level, but never below 70%.

Washington Dental Service	
Annual deductible (doesn't apply to diagnostic and preventive services)	\$25/person, \$75/family
Annual maximum benefit (doesn't apply to orthodontic or TMJ services)	\$2,000/person
Covered Expenses	Plan Pays
Diagnostic and preventive services (for example, exams, cleanings, x-rays)	70% - 100% (deductible doesn't apply) Based on patient's incentive level; see dental booklet for details
Basic services (for example, fillings, crowns, extractions, root canals)	70% - 100% Based on patient's incentive level; see dental booklet for details
Major services – restorative (for example, crowns, onlays)	70% - 85% Based on patient's incentive level; see dental booklet for details
Major services – prosthodontics (for example, dentures, implants, fixed bridges)	70%
Orthodontic services (for adults and children)	50%, up to a \$2,500 lifetime benefit maximum (deductible doesn't apply; this benefit doesn't apply to the annual maximum benefit)
Other Services <ul style="list-style-type: none">Temporomandibular joint disorder (TMJ)Nightguards	50%, up to a \$500 lifetime maximum for non-surgical treatment and appliances (this benefit doesn't apply to the annual maximum benefit) 50%

■ Vision

Your vision coverage is provided through Vision Service Plan (VSP).

Vision Service Plan		
Covered Expenses	If you see a VSP provider you pay a \$10 copay and the plan pays ...	If you see a non-VSP provider you pay the bill in full and the plan reimburses you the following amounts minus the \$10 copay ...
Exams (once every 12 months)	100%	Up to \$40
Lenses (1 pair every 12 months)		
• Single vision	100%	Up to \$40
• Bifocal	100%	Up to \$60
• Trifocal	100%	Up to \$80
• Lenticular	100%	Up to \$125
• Progressive	100%	Not covered
• Tints	100%	Up to \$5
• Coatings	100%	Not covered
Frames (once every 24 months)	100% (selected frames)	Up to \$45
Contacts (1 pair every 12 months in place of eyeglass lenses and frames)		
• Elective	100%, up to \$105	Up to \$105
• Medically necessary	100%	Up to \$210

■ Basic Life Insurance for You

You automatically receive county-paid basic life insurance. If you die for any reason the beneficiaries you designate receive a lump sum equal to your base annual salary (rounded to the next higher \$1,000). The benefit increases as your salary increases.

■ Basic Accidental Death and Dismemberment Insurance for You

You automatically receive county-paid basic AD&D insurance. If you die in a covered accident the beneficiaries you designate receive a benefit equal to your base annual salary (rounded to the next higher \$1,000) up to a maximum of \$400,000. If you are dismembered or paralyzed you receive an amount that depends on the type of loss. The benefit increases as your salary increases.

■ Basic Long Term Disability Insurance for You

You automatically receive county-paid basic LTD insurance. If you become disabled, unable to work and apply for LTD, this benefit combines with other sources of disability income to replace 60% of your monthly predisability earnings after a 180-day waiting period. The maximum benefit is \$6,000 a month.

Benefits That Need Your Decisions Within 30 Days of Your Hire Date

You must submit enrollment forms (pages 19-22) to Benefits & Well-Being **within 30 days of your hire date** to:

- Choose your medical plan
- Elect enhanced life or accidental death and dismemberment insurance for yourself and family
- Elect enhanced long term disability for yourself
- Designate your life and accidental death and dismemberment insurance beneficiaries
- Cover your eligible family members.

These "decision" benefits are summarized in this section. For more details, including exclusions, limitations or preauthorization requirements, refer to the plan booklets available at www.metrokc.gov/ohrm/benefits or contact the other resources listed in the Resource Directory.

■ Medical

You have five options for medical coverage or you may opt out of medical and receive an additional \$65 in monthly pay taxed as ordinary income. The option you select is the option your family members receive.

To opt out of medical coverage you must have coverage through another employer's health care plan and submit a copy of the other medical plan card with your enrollment form. If you opt out and don't provide a copy of the card you automatically receive KingCare (Aetna/Ethix) Basic coverage, the default option. If you opt out of medical coverage, you may opt back in if you lose the other coverage and return a completed Request to Opt Back in Medical Coverage Form to Benefits & Well-Being within 60 days of losing coverage.

Generally, the plans on the left in the following tables offer a greater selection of covered providers but lower benefit levels. Plans on the right offer higher benefit levels but less selection of covered providers. As you compare the KingCare (Aetna/Ethix) Basic and Preferred Plans please be advised the only advantage to the Basic Plan is lower premiums for employees who pay for medical coverage. Regular employees, full-time Local 587 employees and part-time Local 587 employees under Plan 2 do not pay for medical coverage.

Plan Feature	KingCare (Aetna/Ethix) Basic Plan	KingCare (Aetna/Ethix) Preferred Plan	PacifiCare Choice Plan	PacifiCare HMO	VM/GH Alliant Plan
Provider choice	Your choice of providers; you receive higher coverage when you see network providers	Your choice of providers; you receive higher coverage when you see network providers	Your choice of providers; you receive higher coverage when your PCP* coordinates or provides your care	Your PCP* coordinates or provides all of your care	Your choice of Virginia Mason or Group Health providers; your PCP* coordinates or provides all care within their network
Annual deductible	\$250/person; \$750/family	\$50/person; \$150/family	None	None	None
Annual out-of-pocket maximum/person	\$800 network; \$1,600 non-network	\$400 network; \$1,200 non-network	\$0 network; \$1,600 non-network	\$0 network; no coverage non-network	\$1,000 network; no coverage non-network
Lifetime maximum	\$2,000,000	\$2,000,000	\$2,000,000	No limit	No limit

* PCP means your primary care physician.

Plan Feature	KingCare (Aetna/Ethix) Basic Plan	KingCare (Aetna/Ethix) Preferred Plan	PacifiCare Choice Plan	PacifiCare HMO	VM/GH Alliant Plan
Alternative care	80% network; 60% non-network	90% network; 70% non-network	100% after \$10 copay/visit PCP-directed; 100%, after \$20 copay/visit self-directed	100% after \$10 copay/visit PCP-directed; 100%, after \$20 copay/visit self-directed	100% after \$10 copay/visit for specific services; PCP referral required
Chemical dependency treatment	80% network; 60% non-network; \$10,326 max/24 mos (increases 1/1/02 to \$10,680 max/24 mos)	100% network; 70% non-network; \$10,326 max/24 mos (increases 1/1/02 to \$10,680 max/24 mos)	100% Behavioral Health-directed; 60% self-directed; \$10,326 max/24 mos (increases 1/1/02 to \$10,680 max/24 mos)	100% (Behavioral Health must refer); \$10,326 max/24 mos (increases 1/1/02 to \$10,680 max/24 mos)	100% for inpatient; 100% after \$10 copay/visit for outpatient; \$10,326 max/24 mos (increases 1/1/02 to \$10,680 max/24 mos)
Chiropractic care (as with most other benefits, must be medically necessary)	80% network; 60% non-network; up to 33 visits/yr; limited to diagnosis and treatment of musculoskeletal disorders	90% network; 70% non-network; up to 33 visits/yr; limited to diagnosis and treatment of musculoskeletal disorders	100% after \$10 copay/visit PCP-referred; 100% after \$20 copay/visit self-directed network or non-network; up to 33 self-directed visits/yr	100% after \$10 copay/visit; must use network provider	100% after \$10 copay/visit; must use network provider
Circumcision	80% network; 60% non-network	90% network; 70% non-network	100% PCP-directed; 60% self-directed	100%	100%
Durable medical and diabetic equipment (prior approval required)	80%	80%	80% PCP-directed; 50% self-directed	100%	80%
Emergency care (in an emergency room)	80% after \$50 copay/visit (waived if admitted)	90% after \$50 copay/visit (waived if admitted)	100% after \$50 copay/visit (waived if admitted)	100% after \$50 copay/visit (waived if admitted)	100% after \$50 copay/visit -- waived if admitted to a network facility (changes 1/1/02 to 100% after \$75 copay/visit at a network facility -- waived if admitted; \$125 copay/visit at a non-network facility)

Plan Feature	KingCare (Aetna/Ethix) Basic Plan	KingCare (Aetna/Ethix) Preferred Plan	PacifiCare Choice Plan	PacifiCare HMO	VM/GH Alliant Plan
Emergency care while traveling	Emergency care is covered at network levels whether you see a network or non-network provider	Emergency care is covered at network levels whether you see a network or non-network provider	Emergency care is covered at network levels whether you see a network or non-network provider	Emergency care is covered at network levels whether you see a network or non-network provider	Emergency care is covered at network levels whether you see a network or non-network provider
Hospital care	80% network; 60% non-network	90% network; 70% non-network	100% PCP-directed; 60% self-directed	100%	100%
Infertility	80% network; 60% non-network; limited to specific services and \$25,000 lifetime max	90% network; 70% non-network; limited to specific services and \$25,000 lifetime max	Not covered	Not covered	Not covered
Lab, x-rays and other diagnostic testing	80% network; 60% non-network	90% network; 70% non-network	100%	100%	100%
Massage therapy (as with most other benefits, must be medically necessary)	80% network; 60% non-network; physician prescribed only (after 20 visits Aetna reviews)	90% network; 70% non-network; physician prescribed only (after 20 visits Aetna reviews)	100% after \$10 copay/visit network; 100% after \$20 copay/visit non-network; PCP referral required	100% after \$10 copay/visit; PCP referral required; must use network provider	100% after \$10 copay/visit; PCP referral required; must use network provider
Mental health care — inpatient	80% network; 60% non-network; up to 30 days/yr	90% network; 70% non-network; up to 30 days/yr	100% (Behavioral Health must refer); 60% self-directed; up to 30 days/yr	100% up to 30 days/yr (Behavioral Health must refer)	80% up to 12 days/yr
Mental health care — outpatient	50% up to 52 visits/yr (when deemed appropriate, unused visits may be traded for unused inpatient days)	50% up to 52 visits/yr (when deemed appropriate, unused visits may be traded for unused inpatient days)	50% up to 52 visits/yr (Behavioral Health must refer); 50% up to 9 visits/yr self-directed	100% after \$10 copay/visit, up to 30 visits/yr (Behavioral Health must refer)	100% after \$20 copay/individual, family or couple for each visit and \$10 copay/group session (up to 20 visits/yr)
Out-of-area coverage for your children away at school	Same benefits you receive at home, through Aetna's national provider network	Same benefits you receive at home, through Aetna's national provider network	Outside PacifiCare's service area benefits are slightly different; for example, most services are covered at 80%	Outside PacifiCare's service area benefits are slightly different; for example, most services are covered at 80%	In E and SW WA and N OR care is available through associated HMOs; in all other areas only emergency care is covered

Plan Feature	KingCare (Aetna/Ethix) Basic Plan	KingCare (Aetna/Ethix) Preferred Plan	PacifiCare Choice Plan	PacifiCare HMO	VM/GH Alliant Plan
Physician and other medical and surgical services**	80% network; 60% non-network	90% network; 70% non-network	100% after \$10 copay/visit PCP-directed; 100% after \$20 copay/visit self-directed	100% after \$10 copay/visit	100% after \$10 copay/visit
Prescription drugs — network (must use participating pharmacies)	100% after \$5 copay generic/30-day supply; \$10 copay brand name/30-day supply	100% after \$5 copay generic/30-day supply; \$10 copay brand name/30-day supply	100% after \$5 copay generic/30-day supply; \$10 copay brand name/30-day supply	100% after \$5 copay generic/30-day supply; \$10 copay brand name/30-day supply	100% after \$5 copay generic/30-day supply; \$10 copay brand name/30-day supply
Prescription drugs — mail order	100% after \$10 copay/100-day supply	100% after \$10 copay/100-day supply	100% after \$10 copay/90-day supply	100% after \$10 copay/90-day supply	100% after \$5 copay generic or \$10 copay brand name; 30-day supply
Preventive care (such as routine exams and immunizations)	100% network; 60% non-network	100% network; 70% non-network	100% after \$10 copay/visit PCP-directed; not covered self-directed	100% after \$10 copay/visit	100%
Skilled nursing facility	80% network; 60% non-network	90% network; 70% non-network	100% PCP-directed; 60% self-directed; up to 100 days/yr	100% up to 100 days/yr	100% (when pre-authorized)
Smoking cessation -- sessions	80% network; 60% non-network; \$500 lifetime max	90% network; 70% non-network; \$500 lifetime max	100% after \$20 copay/network program (copay increases to \$50 1/1/02)	100% after \$20 copay/network program (copay increases to \$50 1/1/02))	100% network provider; 1 program/yr max
Smoking cessation -- nicotine replacement	If prescribed and full course of treatment completed	If prescribed and full course of treatment completed	100% after \$20 copay for one 4-week supply if prescribed by PCP	100% after \$20 copay for one 4-week supply if prescribed by PCP	100% or \$5 copay/30-day supply (whichever is less) for network program

** Your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from mastectomy (including lymphedema). Call the medical plan for more information.

■ Enhanced Life Insurance for You

You may purchase additional life insurance equal to 1, 2, 3 or 4 times your base annual salary. If you die for any reason, the beneficiaries you designate receive the amount you select in addition to your county-paid basic life insurance benefit.

If you elect enhanced life insurance when you first enroll for benefits, no evidence of insurability (EOI) is required for any amount under 4 times your base annual salary. If you elect 4 times your base annual salary, EOI is required and you pay for 3 times your base annual salary until EOI is approved by the insurance company.

Your enhanced life insurance (and basic life insurance, too) automatically increases as your salary increases. The maximum combined basic and enhanced life insurance coverage you may have is \$400,000.

You may drop or reduce your coverage anytime, but you may add or increase it only during special open enrollments (the next one is 2003 open enrollment for 2004) and EOI is required.

■ Enhanced Life Insurance for Family Members

If you elect enhanced life insurance for yourself, you may purchase enhanced life insurance for family members from the options indicated on the election form (page 19). If a family member dies for any reason, you are the beneficiary.

You may drop or reduce family coverage anytime, but you may add or increase it only during special open enrollments (the next one is 2003 open enrollment for 2004) and EOI is required. Between special open enrollments you may add enhanced life for a new family member if you already have it for yourself. Submit a Request for Enhanced Family Member Coverage Form (available at www.metrokc.gov/ohrm/benefits or from Benefits & Well-Being) within 60 days of the qualifying event such as marriage, establishment of a domestic partnership, birth or adoption.

■ Monthly Cost of Enhanced Life Insurance

Cost of enhanced life insurance for you and your spouse/domestic partner (DP) is based on your age. Cost for children's coverage is \$.45 a month regardless of the number of children covered. If you and your spouse both work for King County you cannot elect enhanced life for each other, and only one of you may elect it for your children.

Your Age	Cost/\$1,000	
	2001	2002
Under 25	\$.050	\$.045
25-29	\$.060	\$.054
30-34	\$.080	\$.072
35-39	\$.080	\$.072
40-44	\$.100	\$.090
45-49	\$.160	\$.144
50-54	\$.240	\$.216
55-59	\$.430	\$.387
60-64	\$.660	\$.594
65-69	\$ 1.270	\$ 1.143
70+	\$ 2.060	\$ 1.854

To calculate your total monthly cost for enhanced life ...

- Enter your base annual salary 1. \$ _____
- Enter your enhanced election (1, 2, 3 or 4) 2. _____
- Multiply line 1 by line 2 and enter 3. \$ _____
- Round line 3 to the next \$1,000 and enter 4. \$ _____
- Drop the last 3 zeroes from amount on line 4 (divide by 1,000) and enter 5. \$ _____
- Enter cost/\$1,000 for your age 6. \$ _____
- Multiply line 5 by line 6 and enter cost of enhanced life for you 7. \$ _____
- If you elect enhanced life for spouse/DP enter .5; if not, enter 0 8. _____
- Multiply line 7 by line 8 and enter the cost of enhanced life for your spouse/DP 9. \$ _____
- If you elect enhanced life for children enter \$.45; if not, enter 0 10. \$ _____
- Add lines 7, 9 and 10 for **TOTAL MONTHLY COST** \$ _____

■ Enhanced Accidental Death and Dismemberment Insurance for You

You may purchase additional AD&D insurance from \$50,000 to \$500,000 in \$50,000 increments. If you die in a covered accident, the beneficiaries you designate receive the amount you select in addition to your county-paid basic AD&D insurance benefit. If you are dismembered or paralyzed, you receive a portion of the enhanced amount that depends on the type of loss in addition to your county-paid basic AD&D insurance benefit.

You may drop or reduce your coverage anytime, but you may add or increase it only during annual open enrollment. EOI is not required.

■ Enhanced Accidental Death and Dismemberment Insurance for Family Members

If you elect enhanced AD&D insurance for yourself, you may purchase enhanced AD&D insurance for family members from the options indicated on the election form (page 19). If a family member dies, is dismembered or is paralyzed as a result of a covered accident, you are the beneficiary.

You may drop or reduce family coverage anytime, but you may add or increase it only during annual open enrollment. EOI is not required. Between open enrollments you may add enhanced AD&D for a new family member if you already have it for yourself. Submit a Request for Enhanced Family Member Coverage Form (available at www.metrokc.gov/ohrm/benefits or from Benefits & Well-Being) within 60 days of the qualifying event such as marriage, establishment of a domestic partnership, birth or adoption.

■ Monthly Cost of Enhanced Accidental Death and Dismemberment Insurance

2001 and 2002 costs are the same. Add across each row for those you cover to determine your total monthly cost.

If you elect this enhanced amount	Cost for you only	Cost for spouse/DP at 50% of your amount	Cost for spouse/DP at 100% of your amount	Cost for all children at 10% of your amount
\$500,000	\$10.00	\$5.00	\$10.00	\$3.00
\$450,000	\$ 9.00	\$4.50	\$ 9.00	\$2.70
\$400,000	\$ 8.00	\$4.00	\$ 8.00	\$2.40
\$350,000	\$ 7.00	\$3.50	\$ 7.00	\$2.10
\$300,000	\$ 6.00	\$3.00	\$ 6.00	\$1.80
\$250,000	\$ 5.00	\$2.50	\$ 5.00	\$1.50
\$200,000	\$ 4.00	\$2.00	\$ 4.00	\$1.20
\$150,000	\$ 3.00	\$1.50	\$ 3.00	\$.90
\$100,000	\$ 2.00	\$1.00	\$ 2.00	\$.60
\$ 50,000	\$ 1.00	\$.50	\$ 1.00	\$.30

■ Enhanced Long Term Disability Insurance for You

Enhanced LTD, like basic LTD, combines with other sources of disability income to replace 60% of your predisability earnings, but:

- Reduces your waiting period from 180 to 90 days
- Increases the maximum benefit from \$6,000 to \$7,200 a month.

Cost of enhanced LTD is \$4 a month in 2001 and \$9.40 a month in 2002 (the rate increase is due to increased utilization and claims).

■ Insurance Beneficiaries

List the individuals who you want to receive your life and AD&D benefits in the event of your death. List them in both sections of the Insurance Beneficiary Designation Form (page 20) even if they are the same for both benefits.

You can designate primary and contingent beneficiaries. If your primary beneficiaries are not alive at the time of your death your contingent beneficiaries receive your benefit. If you name multiple beneficiaries in either category (primary or contingent) their shares must add up to 100%.

If you're married and you do not choose to list your spouse as your only primary beneficiary for either life or AD&D insurance, your spouse must sign the Spouse Waiver section of the form.

■ Benefit Eligible Family Members

If you list them on the Family Member Enrollment Form (page 21), King County covers these family members under your benefit plans:

- Your spouse/domestic partner (Affidavit of Marriage/Domestic Partnership required, page 22)
- Unmarried children of you or your spouse/domestic partner who are:
 - Under age 23 and chiefly dependent on you for support and maintenance (Generally, that means you claim them on your federal tax returns. A child may be your natural child, adopted child, stepchild, legally designated ward, child placed with you as legal guardian, child legally placed with you for adoption, or a child for whom you assume total or partial legal obligation for support in anticipation of adoption.)
 - Named in a Qualified Medical Child Support Order (QMCSO) as defined under federal law and authorized by the plan.

There is no cost to cover family members, but when you cover a domestic partner (DP) and DP's children for health benefits (medical, dental, vision) the IRS taxes you on the value of the coverage. To do this, the value of the coverage is added to the salary shown on your paycheck (and W-2 at the end of the year), federal income tax is withheld on the higher salary amount and then the value is subtracted from your salary.

If you do not want to cover a DP and DP's children but want to enroll them for enhanced life or AD&D, you may exclude them from health coverage so you won't be taxed. To do so, check the box to exclude them from medical/dental/vision coverage when you list them on the Family Member Enrollment Form.

■ Monthly Taxable Values for Domestic Partner Health Benefits

Health Plans	DP Only		DP's Children		DP & DP's Children	
	2001	2002	2001	2002	2001	2002
KingCare (Aetna/Ethix) Basic, WDS & VSP	\$291.78	\$330.48	\$233.42	\$264.38	\$525.20	\$594.86
KingCare (Aetna/Ethix) Preferred, WDS & VSP	\$332.78	\$377.68	\$266.22	\$302.14	\$599.00	\$679.82
PacifiCare Choice, WDS & VSP	\$313.46	\$345.11	\$250.80	\$276.13	\$564.27	\$621.24
PacifiCare HMO, WDS & VSP	\$279.45	\$307.35	\$223.56	\$245.88	\$503.02	\$553.23
VM/GH Alliant, WDS & VSP	\$298.10	\$349.46	\$238.49	\$279.58	\$536.58	\$629.04
WDS & VSP (Opted Out of Medical)	\$ 59.44	\$ 63.00	\$ 47.55	\$ 50.40	\$106.99	\$113.40

A Benefit to Consider Within 30 Days of When Your Other Benefits Begin

■ Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to set aside pretax dollars from your paycheck to pay for expenses not covered through your other benefits. When you put money into an FSA you do not pay federal or FICA (Social Security) taxes on it. As a result, your taxable income is reduced and your taxes are lower.

King County offers two types of FSAs:

- Health Care FSAs allow you to set aside pretax dollars to pay for certain expenses not covered by your health plans (for example, the cost of orthodontia not fully paid by your dental plan and copays for office visits).
- Dependent Care FSAs allow you to set aside pretax dollars to pay for eligible dependent care expenses for your child, disabled spouse or dependent parent while you and your spouse work.

Because of the tax advantages available to you, the IRS limits how you can use FSAs and how much you can contribute:

- Under the county plan, the maximum that can be contributed to King County's Health Care FSA is \$3,000 per year. The maximum that can be contributed to a Dependent Care FSA is \$5,000 per year if married filing a joint return or head of household; \$2,500 if married filing separately. The minimum that can be contributed to either FSA is \$300 per year.
- Health Care and Dependent Care FSAs are separate. The money you allocate for one cannot be used for the other and you cannot transfer dollars between accounts.
- Expenses for certain eligible services incurred during the calendar year are reimbursed from an FSA. You have until March 31 of the following year to file reimbursement requests.
- You must use FSA money or you lose it. Any money left in an FSA that cannot be reimbursed is forfeited, so it's important to estimate annual expenses carefully before enrolling and set aside only as much as you expect to spend.
- You cannot use a Health Care FSA to pay expenses you claim as health care deductions on your income tax return.
- Each dollar of dependent care expenses reimbursed through a Dependent Care FSA reduces the amount you can apply toward the federal Dependent Care Tax Credit.
- FSA contributions may affect Social Security benefits. Because you and the county don't pay Social Security (FICA) taxes on the money you contribute, your future Social Security benefits may be reduced slightly.

If you decide to participate in the FSA program, you must enroll **within 30 days of when your other benefits begin.** Otherwise, you must wait for a qualifying event or the next open enrollment (you must reenroll each year at open enrollment to continue participating in FSAs).

For an FSA Guide with additional details and enrollment forms, check www.metrokc.gov/ohrm/benefits or contact Benefits & Well-Being.

Benefits to Consider at Your Convenience

When you're ready, you can take advantage of the other county benefit programs described in this section. For more details, check www.metrokc.gov/ohrm/benefits or contact the other resources listed in the Resource Directory.

■ Deferred Compensation

The King County Deferred Compensation Plan (a 457 plan) is a voluntary supplemental retirement savings program that offers you a convenient way to build your savings for the future while enjoying current tax breaks. The plan allows you to defer a portion of your county pay to a variety of investment options before taxes are deducted. This reduces your taxable pay, providing an immediate tax advantage.

You may withdraw your money (in a lump sum, installment payments or an annuity payment) at retirement or when you leave employment with King County. Withdrawn funds are taxed, but ideally after you've retired and your income and tax liability are less!

For more information and to enroll, contact T. Rowe Price (the plan administrator). You can enroll any time after 60 days of employment.

■ Making Life Easier Program

The Making Life Easier Program offers free and confidential personal counseling services (24 hours a day, seven days a week) to you, your dependent family members (whether home or away) and anyone living in your household:

- Up to eight personal counseling sessions with a professional counselor
- Advice on issues ranging from family relationships to substance abuse
- Credit and legal consultation, including up to 30 minutes of free consultation with an attorney
- Child care resource and referral
- Adult and elder care
- Health and wellness information.

■ Home Mortgage Assistance

The Making Life Easier Program collaborates with a local mortgage company to offer you a range of homebuying services if you're purchasing and occupying a home within King County:

- Free home-buying classes
- Individual consultation
- Flexible loan qualifying standards
- Reduced loan fees (including no-fee loan approval and reduced closing costs)
- Expedited loan processing
- Extended hours of service.

■ Mildly Ill Child Care

The Making Life Easier Program contracts with Virginia Mason's Tender Loving Care (TLC) Program to provide free child care for mildly ill children. For more information and to pre-register for the service (there's a nominal fee if you don't), contact TLC.

■ Employee ID/Keycard/Bus Pass

If you're benefit-eligible, you receive a photo ID that can be used as a free bus pass on Metro, Pierce, Community and Sound Transit. The photo ID can also be programmed with keycard functions for access to certain county facilities. To get your photo ID/keycard/bus pass, contact your department ID coordinator or the Department of Construction and Facility Management.

■ Employee Transportation Program

The Employee Transportation Program offers a variety of programs in addition to your employee bus pass to help you get to and from work:

- Discounted ferry passes
- Vanpool subsidy
- Carpool, bike and walk incentives
- Ridematching services.

When you commute to work other than by driving alone in a car and an emergency arises (such as unscheduled overtime, an unexpected illness or a missed carpool or vanpool ride home), the Employee Transportation Program also provides a free taxicab ride home -- up to eight times per year -- through Home Free Guarantee.

■ Credit Unions

There are two credit unions available to all King County employees:

- King County Credit Union
- MetroPacific Community Credit Union.

Resource Directory

Questions About ...	Contact ...
General Benefits <ul style="list-style-type: none"> • Health and life insurance plans • PERS enrollment • Flexible Spending Account enrollment • Change forms • Alternate formats 	Benefits & Well-Being Yesler Building YES-ES-0500 400 Yesler Way, Seattle WA 98104-2683 Phone 206-684-1556* ■ 1-800-325-6165 x41556* ■ Fax 206-684-1925 E-mail kc.benefits@metrokc.gov Web www.metrokc.gov/ohrm/benefits
Medical <ul style="list-style-type: none"> • Providers (doctors, hospitals, pharmacies, mail order prescriptions, etc.) • Filing claims • Other plan details (covered expenses, limitations, exclusions, preauthorization) 	KingCare PO Box 91023, Seattle WA 98111-9123 Phone 1-800-654-3250* x77020 ■ 206-701-1100* E-mail kingcare@aetna.com ■ Web www.kingcare.com Express Scripts mail order Rx for KingCare PO Box 52123, Phoenix AZ 85027-2123 Phone 1-888-201-5853* ■ 1-800-296-2956* (refills) E-mail thru Web www.express-scripts.com PacifiCare PO Box 3005, Hillsboro OR 97123 Phone 1-800-932-3004* E-mail thru Web www.pacificare.com Prescription Solutions mail order Rx for PacifiCare PO Box 9040, Carlsbad CA 92018-9040 Phone 1-800-562-6223* E-mail thru Web www.pacificare.com Virginia Mason/Group Health Alliant PO Box 1207, Seattle WA 98111-1207 Phone 1-800-442-4038* E-mail info@ghc.org Web http://www.ghc.org/web/health_plans/alliantselect/index.jhtml
Dental <ul style="list-style-type: none"> • Providers • Filing claims • Other plan details 	Washington Dental Service PO Box 75688, Seattle WA 98125-0688 Phone 1-800-554-1907* ■ 206-522-2300* E-mail cservice@deltadentalwa.com ■ Web www.deltadentalwa.com
Vision <ul style="list-style-type: none"> • Providers • Filing claims • Other plan details 	Vision Service Plan PO Box 997100, Sacramento CA 95899-7100 Phone 1-800-877-7195* E-mail thru Web www.vsp.com
Public Employees Retirement System (PERS) <ul style="list-style-type: none"> • General information • Beneficiary designation • Beneficiary and address changes 	Washington State Department of Retirement Systems PO Box 48380, Olympia WA 98504-8380 Phone 1-800-547-6657 ■ 360-664-4700 ■ 360-586-5450 (TTY) E-mail recep@drs.wa.gov ■ Web www.wa.gov/drs/drs.html

* TTY 1-800-833-6388 (Washington Relay Service)

Questions About ...	Contact ...
Flexible Spending Account Processing <ul style="list-style-type: none"> Account balances Reimbursement 	Associated Administrators Inc./AAI PO Box 3199, Portland OR 97208-3199 Phone 1-800-334-4340* ■ Fax 1-800-879-8987 E-mail flex@aai-tpa.com
Deferred Compensation <ul style="list-style-type: none"> Enrollment Changes (beneficiaries, contributions, allocations, etc.) Quarterly work site seminars 	T. Rowe Price PO Box 17215, Baltimore MD 21297-1215 Phone 1-888-457-5770* E-mail thru Web rps.troweprice.com/kingcounty/retirementplan/
Counseling & Resource Referral <ul style="list-style-type: none"> Personal, family and work problems Financial and legal matters Child care, elder/adult care 	Making Life Easier Phone 1-888-874-7290* (24 hours a day, seven days a week)
Mildly Ill Child Care	Virginia Mason's Tender Loving Care Lindeman Pavilion (ninth floor) 1201 Terry Ave., Seattle WA 98101 Phone 206-583-6521* E-mail thru Web www.virginiamason.org/dbchildrens/sec2778.htm
Mortgage Assistance	Home Mortgage Assistance Program Phone 1-888-656-1733* Web www.metrokc.gov/ohrm/benefits/all/mle.htm#mortgage
Employee ID/Keycard/Bus Pass <ul style="list-style-type: none"> Department ID coordinators Replacements 	Department of Construction and Facility Management Room 206 King County Administration Building 500 Fourth Ave., Seattle WA 98104 Phone 206-296-0104* Room G0263 at the Regional Justice Center 401 Fourth Ave. N, Kent WA 98032 Phone 206-205-8802*
Employee Transportation Program <ul style="list-style-type: none"> Discounted ferry passes Vanpool subsidy Carpool, bike and walk incentives Ridematching services Home Free Guarantee ride home 	Employee Transportation Program Yesler Building YES-TR-0600 400 Yesler Way, Seattle WA 98104-2683 Phone 206-263-4575* E-mail emtrans@metrokc.gov Web www.metrokc.gov/ohrm/benefits/all/etp.htm
Credit Unions	King County Credit Union Multiple locations Phone 1-800-248-6928* Web www.kccu.com MetroPacific Community Credit Union Multiple locations Phone 1-800-538-0607* E-mail thru Web www.mpccu.org

* TTY 1-800-833-6388 (Washington Relay Service)



Regular Benefits Election Form

Effective Date (Office Use Only)

Return to Benefits & Well-Being, Yesler Building YES-ES-0500,
400 Yesler Way, Seattle 98104-2683 **within 30 days of your hire date.**

Benefits that don't require decisions -- dental, vision, basic life/AD&D/LTD -- are not listed on this form.

Last Name _____ First _____ MI _____
Soc Sec No _____ Pay ID No _____
Paid ☐ 5th & 20th Each Month ☐ Every Other Thursday Gender ☐ Male ☐ Female
Birth Date _____ Home Phone (_____) _____
Home Street Address _____ Apt No _____
City _____ State _____ ZIP _____
Home E-Mail _____ Work Phone (_____) _____
Work Group _____ Work Start Date _____

Washington State Retirement System ☐ I have never been enrolled ☐ I was previously enrolled in (plan) _____ ☐ I was previously enrolled and retired from (plan) _____

■ Medical

- ☐ KingCare (Aetna/Ethix) Basic
☐ KingCare (Aetna/Ethix) Preferred
☐ PacifiCare Choice
☐ PacifiCare HMO

To opt out you must be covered under another group medical plan and return a copy of the medical plan card with this form. See page 6.

- ☐ VM/GH Alliant ☐ Opt Out (covered for dental & vision only)

■ Enhanced Life Insurance for You

See page 10. BAS = base annual salary.

- ☐ Decline ☐ 1 x your BAS ☐ 2 x your BAS ☐ 3 x your BAS ☐ 4 x your BAS

■ Enhanced Life Insurance for Family Members

See page 12.

- ☐ Decline ☐ Spouse/domestic partner (DP) only at 50% of my enhanced amount
☐ Children only at \$5,000 each ☐ Spouse/DP at 50% of my enhanced amount + children at \$5,000 each

■ Enhanced AD&D Insurance for You

See page 10.

- ☐ Decline ☐ \$100,000 ☐ \$200,000 ☐ \$300,000 ☐ \$400,000 ☐ \$500,000
☐ \$50,000 ☐ \$150,000 ☐ \$250,000 ☐ \$350,000 ☐ \$450,000

■ Enhanced AD&D Insurance for Family Members

See page 11.

- ☐ Decline ☐ Spouse/domestic partner only at 50% of my enhanced amount
☐ Children only at 10% of my enhanced amount ☐ Spouse/domestic partner only at 100% of my enhanced amount
☐ Spouse/domestic partner at 50% of my enhanced amount plus children at 10% of my enhanced amount
☐ Spouse/domestic partner at 100% of my enhanced amount plus children at 10% of my enhanced amount

■ Enhanced LTD for You

See page 11.

- ☐ Decline (180-day waiting period) ☐ Accept (90-day waiting period)

■ Plan Booklets

- ☐ I can help save printing costs, don't need hard copies and will get the booklets at www.metrokc.gov/ohrm/benefits
☐ I don't have access to the Web and need hard copies mailed to me

This form supersedes all previously submitted forms. I've read and understand it and the additional materials describing my benefits. The information I've provided is true, correct and complete. I authorize the insurance carriers to coordinate benefits and process claims for my family and me. I authorize King County to deduct the cost of any self-paid coverage I've chosen from my paycheck. I understand the elections I've made are binding and cannot be revoked or modified except as explained in the materials provided and until I submit a new enrollment form.

Employee Signature _____

Date Signed _____

Office Use Only: Reviewed _____

Data Entered _____

Audited _____

Insurance Beneficiary Designation

- List beneficiaries for both life and accidental death and dismemberment insurance, even if your beneficiaries are the same for both.
- Designate your beneficiaries as primary or contingent. Contingent beneficiaries receive benefits if all your primary beneficiaries are not alive at the time of your death. If you don't designate primary or contingent, all beneficiaries listed are primary.
- Assign the percentage of your benefit you would like each beneficiary to receive. Percentages for all primary beneficiaries must total 100% and percentages for all contingent beneficiaries must total 100%. If you don't assign percentages, beneficiaries receive equal shares of your benefit.
- Copy and attach additional sheets as needed.

■ Life Insurance Beneficiaries

See page 12.

	Name	Relationship	Soc Sec No	Birth Date	Contact Phone	Primary	Contingent	%
1.	_____					<input type="checkbox"/>	<input type="checkbox"/>	_____
2.	_____					<input type="checkbox"/>	<input type="checkbox"/>	_____
3.	_____					<input type="checkbox"/>	<input type="checkbox"/>	_____
4.	_____					<input type="checkbox"/>	<input type="checkbox"/>	_____
5.	_____					<input type="checkbox"/>	<input type="checkbox"/>	_____
6.	_____					<input type="checkbox"/>	<input type="checkbox"/>	_____

■ AD&D Insurance Beneficiaries

See page 12.

	Name	Relationship	Soc Sec No	Birth Date	Contact Phone	Primary	Contingent	%
1.	_____					<input type="checkbox"/>	<input type="checkbox"/>	_____
2.	_____					<input type="checkbox"/>	<input type="checkbox"/>	_____
3.	_____					<input type="checkbox"/>	<input type="checkbox"/>	_____
4.	_____					<input type="checkbox"/>	<input type="checkbox"/>	_____
5.	_____					<input type="checkbox"/>	<input type="checkbox"/>	_____
6.	_____					<input type="checkbox"/>	<input type="checkbox"/>	_____

■ Spouse Waiver

See page 12.

I am the spouse of the employee who signed this form. As such, I understand that upon the death of my spouse, I may be entitled to receive a plan benefit. I understand that by signing this statement, I hereby consent to the designation of primary beneficiary(ies) above other than/in addition to myself and thereby waive my right to full payment upon the death of my spouse.

Spouse Signature _____

Date Signed _____

Printed Name _____

Employee Authorization

By signing and dating this form, I designate the above as my beneficiary(ies). I understand that if a minor (person not of legal age) or my estate is the beneficiary, it may be necessary to have a guardian or legal representative appointed before any death benefit can be paid. This may mean legal expenses for beneficiary(ies) and possible delay in payment to them.

Signature _____ SSN _____ Date _____



Family Member Enrollment Form

Return to Benefits & Well-Being, Yesler Building YES-ES-0500, 400 Yesler Way, Seattle 98104-2683
with your election form if you wish to cover eligible family members under your plans.

- List eligible family members for coverage and provide all information for each family member. Please print.
- If you're covering a spouse or domestic partner complete the Affidavit of Marriage/Domestic Partnership, too.
- Some employees may want domestic partners or domestic partner's children covered for enhanced life and AD&D, but excluded from medical, dental and vision coverage. Check boxes are provided for that purpose, but mark them only if you want the family member excluded. See page 12.
- Copy and attach additional sheets if needed.

☐ Check this box if your spouse or domestic partner is also a King County employee.

1. Name _____ Relationship _____
Soc Sec No _____ Gender ☐ M ☐ F Birth Date _____
☐ Exclude this family member from my medical/dental/vision coverage.
2. Name _____ Relationship _____
Soc Sec No _____ Gender ☐ M ☐ F Birth Date _____
☐ Exclude this family member from my medical/dental/vision coverage.
3. Name _____ Relationship _____
Soc Sec No _____ Gender ☐ M ☐ F Birth Date _____
☐ Exclude this family member from my medical/dental/vision coverage.
4. Name _____ Relationship _____
Soc Sec No _____ Gender ☐ M ☐ F Birth Date _____
☐ Exclude this family member from my medical/dental/vision coverage.
5. Name _____ Relationship _____
Soc Sec No _____ Gender ☐ M ☐ F Birth Date _____
☐ Exclude this family member from my medical/dental/vision coverage.
6. Name _____ Relationship _____
Soc Sec No _____ Gender ☐ M ☐ F Birth Date _____
☐ Exclude this family member from my medical/dental/vision coverage.
7. Name _____ Relationship _____
Soc Sec No _____ Gender ☐ M ☐ F Birth Date _____
☐ Exclude this family member from my medical/dental/vision coverage.

This form supersedes all previously submitted forms. I have read and understand it and the additional materials describing benefit eligible family members. The information I have provided is true, correct and complete.

Employee Signature _____

Date Signed _____

Employee Social Security Number _____

Affidavit of Marriage/Domestic Partnership

Check all boxes that apply.

- ☐ Add my spouse or domestic partner (DP) for benefit coverage.
- ☐ This form documents my marriage or DPship, but do not add my spouse or DP for benefit coverage at this time.
- ☐ My spouse or DP is also a King County employee.

Check one of the following boxes and provide date.

- ☐ I (employee) certify my spouse (named below) and I legally married (date) _____.
- ☐ I (employee) certify my DP (named below) and I began our DPship (date) _____ and we:
 - Share the same regular and permanent residence
 - Have a close personal relationship
 - Are jointly responsible for *basic living expenses**
 - Are not married to anyone
 - Are both 18 years of age or older
 - Are not related by blood closer than would bar marriage in the State of Washington
 - Were mentally competent to consent to contract when our domestic partnership began, and
 - Are each other's sole domestic partners and are responsible for each other's common welfare.

* *Basic living expenses means the cost of basic food, shelter and any other expenses of a DP paid at least in part by a program or benefit for which the partner qualified because of the DPship. The individuals need not contribute equally or jointly to the cost of these expenses as long as they both agree they are responsible for the cost.*

Authorization

I understand this affidavit will no longer be effective if my spouse/DP dies or if there is a change of circumstances attested to in this affidavit.

I agree to notify Benefits & Well-Being or the appropriate payroll/personnel representative if there is any change of circumstances attested to in this affidavit within 60 days of such change by filing a Statement of Termination of Marriage/DPship.

I understand the willful falsification of information on this affidavit may lead to disciplinary action up to and including discharge from employment.

We understand this information will be held confidential and subject to disclosure only upon express written authorization or if otherwise required by law.

We understand this declaration of responsibility for our common welfare may have legal implications under Washington State law.

We understand a civil action may be brought against us for any losses, including reasonable attorney fees, because of a false statement contained in this Affidavit of Marriage/Domestic Partnership.

We certify under penalty of perjury, under the laws of the State of Washington, the foregoing is true and correct.

Employee Signature _____

Date Signed _____

Employee Social Security Number _____

Spouse/DP Signature _____

Date Signed _____

Spouse/DP Printed Name _____